CLAIMS

What is claimed is:

1.   A system for inputting and collecting insurance information from a plurality of remotely connected agents, said system comprising:

    a forms database, said forms database including completed insurance forms;

    a network server providing access to said forms database from a plurality of remotely located terminals;

    a data transfer server; and

    a formatting computer receiving individual client data and formatting forms with said received individual client information, completed forms being provided to said data transfer server.

2.   A system as in claim 1 wherein said remotely connected agents are connected over remotely located terminals, said remotely located terminals being connected to said remote server over a network, agents providing client information to said forms database from corresponding ones of said remotely connected terminals.

3.   A system as in claim 1 wherein said data transfer server comprises a file transfer protocol (FTP) server, completed insurance applications being stored on said FTP server.

4.   A system as in claim 1 wherein said data transfer server comprises an e-mail server, completed forms being e-mailed to a registered originating agent.

5.   A system as in claim 1, wherein said e-mail server includes a database, said database including e-mail addresses of registered insurance agents.

6.   A system as in claim 1 wherein said forms database further includes client and new business information.

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1   7.   A system as in claim 6, said formatting computer comprising:

2   image generation means receiving client information from said forms

3 database and generating images of insurance policy forms therefrom; and

4   compression means for compressing insurance policy form images for a

5 single client into a single compressed file, compressed files being stored on said

6 forms database and provided to said data transfer server.

1   8.   A system as in claim 7, wherein said data transfer server comprises:

2   an e-mail server; and

3   a file transfer protocol (FTP) server, compressed files below a selected size

4 being e-mailed over said e-mail server to a registered agent, said compressed file

5 being included with said e-mail and, compressed files exceeding said selected size

6 being stored on said FTP server, said registered agent being notified of said stored

7 compressed file location.

1   9.   A system as in claim 7, wherein said insurance policy forms include

2 insurance policy application and contact forms.

1   10.   A system as in claim 1, wherein said client data includes insurance policy

2 application and contract data.

1   11.   An insurance policy application and contract management system for

2 inputting and collecting insurance policy application and contract information from a

3 plurality of remotely connected agents, said system comprising:

4   a forms database, said forms database including completed insurance policy

5 application and contract forms and, client and new business information;

6   a network server providing access to said forms database from a plurality of

7 remotely located terminals;

8   a data transfer server;

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9   a formatting computer receiving client information from said forms database

10   and generating insurance policy application and contract forms therefrom and

11   compressing insurance policy application and contract forms for a single client into a

12   single compressed file, compressed files being stored on said forms database and

13   provided to said data transfer server; and

14   said plurality of remotely connected terminals being connected to said data

15   transfer server over a network, agents providing client information to said forms

16   database from corresponding ones of said remotely connected terminals.

1   12.   An insurance policy application and contract management system as in claim

2   11 wherein said data transfer server comprises a file transfer protocol (FTP) server,

3   compressed files including completed insurance applications being stored on said

4   FTP server.

1   13.   An insurance policy application and contract management system as in claim

2   11 wherein said data transfer server comprises an e-mail server including e-mail

3   addresses of registered agents, compressed files being e-mailed to registered

4   originating agents.

1   14.   An insurance policy application and contract management system as in claim

2   11, wherein said data transfer server comprises:

3   an e-mail server; and

4   a file transfer protocol (FTP) server, compressed files below a selected size

5   being e-mailed over said e-mail server to corresponding registered originating

6   agents, said compressed files being included with said e-mail and, compressed files

7   exceeding said selected size being stored on said FTP server, corresponding

8   registered originating agents being notified of stored compressed file locations.

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1   15.   A method of forming and maintaining client contracts, said method

2   comprising the steps of:

3   a) sending new business information to a formatting computer, said new

4   business information including insurance related information for developing an

5   insurance contract on an entity;

6   b) automatically formatting said received new business information,

7   formatted new business information being entered into insurance forms;

8   c) storing formatted new business information in a database;

9   d) notifying an insurance agent of availability of said stored information; and

10   e) making said stored information available to said insurance agent, said

11   insurance agent retrieving said stored information.

1   16.   A method as in claim 15 wherein the insurance related information is

2   insurance policy application and contract data formatted into an insurance industry

3   standard format.

1   17.   A method as in claim 16, wherein formatted said insurance related

2   information is embedded into images of insurance industry standard forms.

1   18.   A method as in claim 17 wherein said images are compressed into a single

2   file and stored in said database.

1   19.   A system as in claim 18 wherein the step (d) of notifying said insurance

2   agent comprises sending e-mail to said agent, said compressed file being included

3   with said e-mail.

1   20.   A method as in claim 18 wherein the step (d) of notifying said insurance

2   agent comprises providing said agent with an indication of the location of said

3   compressed file, said compressed file being downloaded by said agent.

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1   21.   A method as in claim 17 wherein the step (e) of making said stored
2   information available comprises the steps of:
3   i)   determining whether said compressed file exceeds a selected size;
4   and
5   ii)   when said compressed file does not exceed said selected size,
6   including said compressed file in an e-mail and sending said e-mail to said insurance
7   agent; otherwise,
8   iii)   storing said compressed file, said insurance agent being notified of
9   said stored compressed file's storage location in step (d).

1   22.   A method as in claim 17 wherein said compressed file is a self-extracting file
2   retrieved by said insurance agent to a local computer, files extracted from said self-
3   extracting file being automatically stored in preselected subdirectories on said local
4   computer.

1   23.   A method as in claim 22 wherein after said agent reviews received contract
2   information, said agent distributes said forms to insurance companies to obtain
3   insurance on said entity.

1   24.   A method as in claim 23 wherein said entity is an individual.

1   25.   A computer program product for forming and maintaining insurance policy
2   application and contract information, said computer program product comprising a
3   computer usable medium having computer readable program code thereon, said
4   computer readable program code comprising:
5   computer readable program code means for sending new business
6   information to a formatting computer, said new business information including
7   insurance related information for developing an insurance contract on an entity;
8   computer readable program code means for automatically formatting said
9   received new business information, formatted new business information being
10   entered into insurance forms;

11   computer readable program code means for storing formatted new business

12   information in a database;

13   computer readable program code means for notifying an insurance agent of

14   availability of said stored information; and

15   computer readable program code means for making said stored information

16   available to said insurance agent.

1   26.   A computer readable program product as in claim 25 wherein at least one of

2   said insurance forms is in an insurance industry standard format.

1   27.   A computer readable program product as in claim 26, wherein said formatted

2   information is embedded into images of insurance industry standard forms.

1   28.   A computer readable program product as in claim 27 wherein said images are

2   compressed into a single file and stored in said database.

1   29.   A computer readable program product as in claim 28 wherein the computer

2   readable program code means for notifying said insurance agent comprises computer

3   readable program code means for sending e-mail to said agent, said compressed file

4   being included with said e-mail.

1   30.   A computer readable program product as in claim 28 wherein the computer

2   readable program code means for notifying said insurance agent comprises computer

3   readable program code means for providing said agent with an indication of the

4   location of said compressed file.

1   31.   A computer readable program product as in claim 27 wherein the computer

2   readable program code means for making said stored information available

3   comprises:

4   computer readable program code means for determining whether said

5   compressed file exceeds a selected size when said compressed file does not exceed

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6   said selected size, including said compressed file in an e-mail and sending said e-

7   mail to said insurance agent, and otherwise storing said compressed file and said

8   insurance agent being notified of said compressed file's storage location.

1   32.   A computer readable program product as in claim 27 wherein said

2   compressed file is a self-extracting file retrieved by said insurance agent to a local

3   computer, compressed files being extracted from said self-extracting file and

4   automatically stored in preselected subdirectories on said local computer.

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